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**Terms and Conditions governing the
UOB x Singapore Polytechnic and Ngee Ann Polytechnic Hangout@UOB Refer and Get Ed
Sheeran Promotion**

1. This UOB x Singapore Polytechnic and Ngee Ann Polytechnic Hangout@UOB Refer and Get Ed Sheeran Promotion (“**Promotion**”) is valid from 1 February 2024 to 9 February 2024, both dates inclusive (the “**Promotion Period**”). By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
2. This Promotion is open to individuals (the “**Participant**”) who:
 - (i) are holders of UOB One Visa Debit Card or UOB One Debit Mastercard Card (“**UOB One Debit Card**”) issued by UOB in Singapore; and
 - (ii) are currently enrolled as a student at Singapore Polytechnic or Ngee Ann Polytechnic.
3. For the purpose of this Promotion:
 - (i) “**Successful Referral**” means the introduction of a new-to-UOB Singapore Polytechnic or Ngee Ann Polytechnic student between the age of 16 to 24 years who had successfully signed up and whose application for a UOB One Debit Card is approved by UOB during the Promotion Period.
 - (ii) “**Hangout@UOB**” refers to the UOB branch located at the Participant’s enrolled Polytechnic:
 - (a) Singapore Polytechnic: Unit FC512, Food Court 5, 500 Dover Road, Singapore 139651; or
 - (b) Ngee Ann Polytechnic: Block 58 #02-01, No. 535 Clementi Road, Singapore 599489
4. In order to participate in this Promotion, the Participant must:
 - (i) obtain the official stamp card (“**Stamp Card**”) from their respective Hangout@UOB;
 - (ii) successfully refer 5 friends to sign up for the UOB One Debit Card at Hangout@UOB during the Promotion Period. For each Successful Referral, a stamp will be issued to the Stamp Card by Hangout@UOB staff (1 referral = 1 stamp); and
 - (iii) present the Stamp Card with at least 5 stamps to UOB staff at Hangout@UOB by 5.00pm 9 February 2024 (“**Submission Deadline**”). Any Stamp Card(s) received after the Submission Deadline will not be accepted.

5. If you are the first fifty (50) Participants to satisfy all of the conditions in clause 4 above, you shall be eligible to receive one (1) Category 2 ticket to Ed Sheeran: +-÷ x Tour Tickets. The tour tickets are valid for the Ed Sheeran: +-÷ x concert held at National Stadium, Singapore, on **16 February 2024**.
6. Gifts are on a first-come-first-served basis, whilst stocks last and subject to availability. UOB shall not be required to notify and/or update on the stock availability of the Gift.
7. You are only entitled to redeem one Gift under this Promotion.
8. The Gift is not exchangeable for cash, credit or kind, in full or in part, and is not replaceable if lost, damaged or stolen. No reservation, refund or exchange of the Gift is allowed.
9. UOB may substitute the Gift with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
10. The Gift is supplied by third party merchants and may be subject to additional terms and conditions imposed by the third party merchants. UOB is not an agent of the merchant and/or supplier of the Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gift. Any dispute regarding the Gift is to be resolved directly with the merchant and/or supplier of the Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gift. For the purposes of this clause, "Gift" includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gift.
11. For the avoidance of doubt, UOB shall not be responsible or liable for any failed, incomplete, distorted, undelivered, late, damaged, illegible or lost Stamp Card which may result in the Participant being omitted from taking part in the Promotion or for any claim or cause of action arising out of or in connection with the Promotion. No appeal, correspondence or claims or payment of compensation will be entertained.
12. **General**
 - 12.1. The following persons shall not be eligible to participate in the Promotion:
 - (i) individuals whose UOB account(s) is/are voluntarily or involuntarily suspended, cancelled, closed or terminated at any time;
 - (ii) individuals whose UOB account(s) is/are not active, valid, subsisting or in good standing or delinquent or unsatisfactorily conducted as may be determined by UOB at its sole discretion;
 - (iii) individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
 - (iv) anyone whom UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.

- 12.2. UOB will not be liable or responsible for any injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the redemption or usage of the Gift or participation in this Promotion. Without limiting the foregoing, UOB will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction or accessing any of UOB's online banking services or mobile banking services or third party applications, howsoever caused.
- 12.3. UOB has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether you have met all the requirements of the Promotion. UOB's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOB shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
- 12.4. If UOB determines that you are ineligible to participate in this Promotion or to receive the Gift, UOB may in its sole discretion forfeit the Gift, reclaim the Gift or charge to and debit an amount equal to the value of the Gift from any of your accounts with UOB without prior notice to you. If the monies standing to the credit of your accounts are insufficient to reimburse UOB, you shall immediately reimburse UOB for the value of the Gift through such means as UOB may determine in its sole discretion.
- 12.5. The Terms shall be read in conjunction with the prevailing UOB Cardmember Agreement and any other terms that may be relevant in connection with this Promotion (collectively the "**Standard Terms**"). In the event of any inconsistency between (i) the Terms and the Standard Terms, the Terms shall prevail to the extent of such inconsistency; and (ii) the Terms and any advertising, promotional, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, the Terms shall prevail to the extent that such discrepancy relates to this Promotion.
- 12.6. UOB may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 12.7. Unless otherwise stated, this Promotion is only valid with the following promotions:
- (i) UOB SalaryPlus Promotion and UOB Debit Card 10% Cashback Promotion (accessible via <https://www.uob.com.sg/assets/pdfs/10dc-tnc.pdf>)
 - (ii) UOB x Singapore Polytechnic and Ngee Ann Polytechnic Account Opening Promotion (accessible via <https://www.go.uob.com/uob-tertiary>)
- 12.8. By participating in this Promotion and in addition to any other consent you have already provided to UOB and any right of UOB under applicable laws, you consent to UOB and the necessary third parties collecting, using and disclosing your information (including your personal data) for the purposes of this Promotion and to contact you, including by voice call or text message.
- 12.9. A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 to enforce the Terms.
- 12.10. The Terms shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

Frequently Asked Questions (FAQs) for UOB x Singapore Polytechnic and Ngee Ann Polytechnic Hangout@UOB Refer and Get Ed Sheeran Promotion

- 1. Who is eligible to take part in the Refer and Get Ed Sheeran Promotion?**
Ans: Current Singapore Polytechnic or Ngee Ann Polytechnic students that are One Debit Card holders.
- 2. How long is the Promotion Period?**
Ans: The Promotion will be held from 1 February 2024 – 9 February 2024, both dates inclusive.
- 3. What must I do to qualify for the Refer and Get Ed Sheeran Promotion?**
Ans: Be amongst the first 50 customers who hold a UOB One Debit Cardholder and successfully referred 5 friends to sign up for UOB One Debit Card.
- 4. How do I get the stamp card?**
Ans: Head down to Hangout@UOB within your campus and request a stamp card from the staff.
- 5. How do I refer my friends?**
Ans: After obtaining your stamp card, bring your friends down to Hangout@UOB to sign up for UOB One Debit Card. Upon their successful sign up, you will receive 1 stamp per referral.
- 6. How many tickets are up for grabs?**
Ans: There are a total of 50 tickets up for grabs for this Refer and Get Ed Sheeran Promotion.
- 7. Can I win more than 1 ticket?**
Ans: No, you will only be allowed to get 1 ticket.
- 8. How will I be notified if I'm one of the winners of Refer and Get Ed Sheeran Promotion?**
Ans: Winners will receive their e-ticket via the email they have provided to UOB staff at Hangout@UOB.
- 9. Will I be able to use my stamp card for other contests/promotions?**
Ans: If you decide to participate in this Refer and Get Ed Sheeran Promotion, you will need to submit your stamp card with at least 5 stamps. Once the stamp card is submitted, you will not be able to use it again for another contest/promotion. You can, however, get a new stamp card to start collecting stamps for another contest/promotion.